






3rd Quarter Financial Statements 2021 (un-audited)

Consolidated Balance Sheet (Un-Audited)				
As at September 30, 2021				
PROPERTY AND ASSETS	Notes	30-09-2021 Taka	31-12-2020 Taka	
Cash in hand				
Cash in hand (including foreign currencies)	5.A	3,034,357,262	2,898,207,542	
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)		20,702,758,492	28,660,902,877	
Balance with other Banks and Financial Institutions	6.A	23,737,115,754	31,559,110,419	
In Bangladesh		7,185,514,271	8,288,025,632	
Outside Bangladesh		23,824,092,560	31,009,606,831	
Placement with Banks & Other Financial Institutions	7	13,990,000,000	16,561,838,527	
Investment in Share & Securities	8.A	20,584,152,562	21,563,673,525	
Government		18,242,060,000	19,583,830,000	
Others	8.A.i	2,342,092,562	1,979,843,525	
Investments	9.A	323,211,577,202	296,717,853,936	
General Investments etc.		13,182,307,033	11,902,810,514	
Bills purchased and discounted		336,933,884,234	306,620,664,450	
Fixed assets less Accumulated Depreciation	10.A	5,686,904,963	5,533,680,252	
Other Assets	11.A	24,036,059,004	19,838,000,217	
Non-Banking Assets	12	50,875,037	50,875,037	
Total Assets		455,468,598,409	418,298,652,427	
LIABILITIES AND CAPITAL				
Liabilities				
Placement from Banks & Other Financial Institutions	13.A	38,891,496,849	24,000,477,831	
Deposits and other Accounts	14.A			
Mudaraba Savings Deposits		62,916,801,989	54,879,126,373	
Mudaraba Term Deposits		170,771,268,148	164,009,495,781	
Other Mudaraba Deposits	14.A.ii	70,072,838,578	66,743,970,036	
Al-wadeeah Current Accounts and Other Accounts etc.		38,351,951,713	37,331,437,580	
Bills Payable		2,477,029,872	3,059,381,492	
Other Liabilities	15.A	344,589,880,500	328,023,411,262	
Deferred tax Liabilities/ (Assets)		13,711,654,491	31,485,714,462	
AIBL Mudaraba Bond	16	132,556,819	133,204,157	
Total Liabilities		11,600,000,000	11,200,000,000	
Capital/Share holders Equity		429,924,998,460	397,847,802,715	
Paid-up Capital	17	10,649,021,850	10,649,021,850	
Statutory Reserve	18	10,649,021,850	10,334,627,824	
Revaluation Reserve	19	1,084,438,409	1,084,438,409	
Retained Earnings	20.A	1,461,309,692	1,222,137,218	
Total Equity attributable to equity holders of the bank	17.A	23,843,791,802	23,800,113,859	
Non-Controlling Interest		1,699,808,145	1,655,730,853	
Total Equity		25,543,599,947	25,455,844,712	
Total Liability and Share holders equity	38	455,468,598,409	418,298,652,427	
Net assets value per share (NAV)		22.39	22.35	
OFF BALANCE SHEET ITEMS				
Contingent Liabilities				
Acceptance and endorsement	21	59,224,786,728	54,176,670,210	
Letters of Guarantee		12,883,739,358	10,511,211,685	
Letters of Credit		36,474,876,685	28,867,356,800	
Bills for Collection		7,216,982,198	4,386,736,198	
Other Contingent Liabilities		-	-	
Total		115,800,385,009	97,941,974,893	
Other Commitments :		-	-	
Documentary Credits and other short term trade related transactions		-	-	
Forward Assets Purchased and forward Deposit placed		-	-	
Undraw note issuance and Revolving underwriting Facilities		-	-	
Undraw Formal standing Facilities, Credit lines and others commitments		-	-	
Total Off Balance sheet items including Contingent Liabilities		115,800,385,009	97,941,974,893	

Balance Sheet (Un-Audited)				
As at September 30, 2021				
PROPERTY AND ASSETS	Notes	30-09-2021 Taka	31-12-2020 Taka	
Cash in hand	5	2,985,237,287	2,879,721,830	
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)		20,702,758,492	28,660,902,877	
Balance with other Banks and Financial Institutions	6	23,687,995,779	31,540,624,707	
In Bangladesh		7,185,514,271	8,288,025,631	
Outside Bangladesh		23,824,092,560	31,009,606,831	
Placement with Banks & Other Financial Institutions	7	13,990,000,000	16,561,838,527	
Investment in Share & Securities	8	20,584,152,562	21,563,673,525	
Government	8.A	18,242,060,000	19,583,830,000	
Others	8.B	2,342,092,562	1,979,843,525	
Investments	9	314,197,635,913	291,307,599,462	
General Investments etc.		13,182,307,033	11,902,810,514	
Bills purchased and discounted		327,379,942,945	303,210,409,978	
Fixed assets less Accumulated Depreciation	10	5,686,933,003	5,826,875,749	
Other Assets	11	24,978,635,514	20,870,178,204	
Non-Banking Assets	12	50,875,037	50,875,037	
Total Assets		446,372,199,562	413,058,621,546	
LIABILITIES AND CAPITAL				
Liabilities				
Placement from Banks & Other Financial Institutions	13	33,834,972,325	22,504,318,785	
Deposits and other Accounts	14			
Mudaraba Savings Deposits		62,916,801,989	54,879,126,373	
Mudaraba Term Deposits		171,201,918,625	164,296,138,402	
Other Mudaraba Deposits	14.i	70,072,838,578	66,743,970,036	
Al-wadeeah Current Accounts and Other Accounts etc.	14.ii	38,351,951,713	37,331,437,580	
Bills Payable		2,477,029,872	3,059,381,492	
Other Liabilities	15	345,020,540,777	326,310,053,883	
Deferred tax Liabilities/ (Assets)		32,138,144,924	29,226,954,457	
AIBL Mudaraba Bond	16	132,556,819	133,204,157	
Total Liabilities		422,726,214,846	388,374,831,282	
Capital/Share Holders Equity		23,645,984,716	23,680,090,264	
Paid up Capital	17	10,649,021,850	10,649,021,850	
Statutory Reserve	18	10,649,021,850	10,334,627,824	
Revaluation Reserve	19	1,084,438,409	1,084,438,409	
Retained Earnings	20	1,263,502,607	1,616,113,623	
Total Share holders equity	38	23,645,984,716	23,680,090,264	
Total Liability and Share holders equity		446,372,199,562	413,058,621,546	
Net assets value per share (NAV)		22.20	22.24	
OFF BALANCE SHEET ITEMS				
Contingent Liabilities				
Acceptance and endorsement	21	59,224,786,728	54,176,670,210	
Letters of Guarantee		12,883,739,358	10,511,211,685	
Letters of Credit		36,474,876,685	28,867,356,800	
Bills for Collection		7,216,982,198	4,386,736,198	
Other Contingent Liabilities		-	-	
Total		115,800,385,009	97,941,974,893	
Other Commitments :		-	-	
Documentary Credits and other short term trade related transactions		-	-	
Forward Assets Purchased and forward Deposit placed		-	-	
Undraw note issuance and Revolving underwriting Facilities		-	-	
Undraw Formal standing Facilities, Credit lines and others commitments		-	-	
Total Off Balance sheet items including Contingent Liabilities		115,800,385,009	97,941,974,893	

17. a)	Authorized Capital			
	The Authorized Capital of the Bank is 1,500,000,000 Ordinary Share of Tk. 10 each.	15,000,000,000	15,000,000,000	
b)	Issued, Subscribed and Fully Paid - up Capital			
	Issued for Cash	2,819,339,680	2,819,339,680	
	Issued for other than Cash (Bonus Share)	7,829,682,170	7,829,682,170	
	Total	10,649,021,850	10,649,021,850	
c)	Issued and paid up Capital of the Bank is 106,49,02,185 nos. of shares of Tk. 10 each as follows:			
		30-09-2021	31-12-2020	
	No. of Shares	106,490,218	106,490,218	
	Total Taka	1,064,902,185	1,064,902,185	
	Sponsors / Promoters	445,921,227	4,459,212,270	
	Institution	318,678,988	3,186,789,880	
	General Public	300,300,972	3,003,009,720	
	Total	1,064,902,185	10,649,021,850	
18. a)	Statutory Reserve			
	Opening balance beginning of the year	10,334,627,824	9,379,989,138	
	Add: Reserve @ 20% (on pre-tax profit)	1,084,438,409	1,084,438,409	
	Balance at the end of the year:	11,419,066,233	10,464,427,547	
19. a)	Other Reserve			
	FC Revaluation Reserve	264,091	152,649	
	Asset revaluation Reserve	1,084,174,318	938,446,318	
	Less: Deferred tax liability on revaluation Reserve	(6,072,000)	(6,072,000)	
	Add: Asset revaluation Reserve 2020	1,084,438,409	1,084,438,409	
20. a)	Retained Earnings			
	Opening balance beginning of the year	1,616,113,623	1,429,843,673	
	Less: Cash Dividend	(1,597,353,277)	(1,384,372,840)	
	Less: Bonus Share	-	-	
	Add: Net Profit / (Loss) after tax during the year	1,559,136,287	2,550,789,720	
	Less: Transfer to Statutory Reserve	314,394,026	954,638,686	
	Less: Transfer to 1% strat-Up fund	25,807,894	25,807,894	
	Total	1,263,502,607	1,616,113,623	
37. a)	Calculation of Earning Per Share (EPS)			
	The earning per share of the bank has been calculated in accordance with BAS-33 under basic Earning per share method as follows:			
	Earnings Per Share (EPS)			
	Basic earning (net profit after tax) for the year	1,559,136,287	1,433,059,506	
	Number of ordinary shares outstanding as of the reporting date	1,064,902,185	1,064,902,185	
	Earning per Share	1.46	1.35	
37.A	Consolidated Earnings Per Share (CEPS)			
	Net profit after tax	1,640,919,778	1,435,798,697	
	Number of ordinary shares outstanding as of the reporting date	1,064,902,185	1,064,902,185	
	Consolidated earnings per share as per share	1.54	1.35	
	Consolidated Earnings Per Share (CEPS) for January-September 2021 has been increased as total provision against investment decreased by (12.21) crore in this period compared to previous corresponding period, Whereas Consolidated EPS July-September 2021 has decreased against July-September 2020 due to total provision against investment increased Tk.52 crore.			
		30-09-2021	31-12-2020	
		Taka	Taka	
38. a)	Net Asset Value			
	Net Assets Value (Consolidated)	23,843,791,802	23,800,113,859	
	Net Assets Value (Bank)	23,645,984,716	23,680,090,264	
	No. of Outstanding Share	1,064,902,185	1,064,902,185	
	Net Asset Value (NAV) per Share (Consolidated) (Previous year's figure restated)	22.39	22.35	
	Net Asset Value (NAV) per Share (Bank) (Previous year's figure restated)	22.20	22.24	
39. a)	Net Operating Cash Flows per share (NOCFPS):			
	Net cash flows from operating activities (Consolidated)	6,800,688,007	4,480,684,295	
	Net cash flows from operating activities (Bank)	6,792,222,951	4,508,347,230	
	No. of outstanding share	1,064,902,185	1,064,902,185	
	Net Operating Cash Flow per share (NOCFPS) (Consolidated) (previous year's figure restated)	6.39	4.21	
	Net Operating Cash Flow per share (NOCFPS) (Bank) (Previous year's figure restated)	6.34	4.23	
	Net Operating Consolidated Cash Flows Per Share (NOCFPS) in the reporting period has been increased as Placement from other banks and financial institution increased by 832.33 crore in this period compared to previous corresponding period			

Consolidated Profit Or Loss Accounts (Un-Audited)					
For the period ended September 30,2021					
Notes	01-01-2021 to 30-09-2021 Taka	01-01-2020 to 30-09-2020 Taka	01-07-2021 to 30-09-2021 Taka	01-07-2020 to 30-09-2020 Taka	
Investment Income	22A	17,009,233,167	20,440,305,722	5,851,316,051	6,410,531,107
Profit paid on deposits & Borrowing		(8,871,971,435)	(12,961,197,693)	(3,358,330,363)	(4,002,765,719)
Net Investment Income		7,137,261,732	7,478,108,029	2,492,985,688	2,407,765,788
Income from Investment in Shares /Securities	24A	255,105,090	451,936,037	97,444,698	134,649,757
Commission, Exchange and Brokerage	25A	2,338,060,802	1,887,078,472	811,481,869	608,683,003
Other Operating Income	26A	301,609,406	187,702,027	100,278,850	37,262,930
		2,894,775,298	2,526,716,536	1,009,205,417	706,596,944
Total operating income		10,032,037,030	10,005,824,586	3,502,191,105	3,128,382,277
Salaries and allowances & contribution to PF	27A	3,459,899,561	3,697,446,962	1,415,332,281	1,166,566,336
Directors fees & expenses	28A	4,140,346	4,325,150	1,297,473	488,656
Shariah Supervisory Committee's fees & expenses	29	167,050	179,806	117,840	61,900
Rent, taxes, insurance and lighting etc.	30	618,122,144	574,887,260	213,969,053	208,811,821
Postage, telegram, telephone and stamp etc.	31A	62,721,577	58,449,374	19,417,129	18,733,766
Legal charges		9,996,801	10,921,641	3,133,791	3,334,368
Auditors' fee		163,750	103,500	28,750	34,500
Salary & All es to the Managing Director		15,648,000	15,024,000	5,160,000	4,880,000
Depreciation and repairs to the bank's properties	32A	535,473,683	484,096,934	180,113,672	171,158,131
Stationery, printing & advertisement etc.	33A	109,294,376	148,204,744	24,508,427	35,154,638
Other expenses	34A	492,308,380	413,175,862	63,127,935	60,428,215
Total operating expenses		5,307,935,682	5,406,795,232	1,926,206,351	1,629,424,543
Profi/(Loss) before Tax, provision		4,724,101,362	4,599,029,333	1,575,884,754	1,538,917,734
Provision for Investments & Contingent Liabilities	35A	1,347,117,109	1,460,608,716	560,077,543	473,247,241
Provision for diminution in value of investment		(1,958,177)	6,690,156	(14,294,099)	(12,512,034)
Other Provision		-	-	-	-
Total provision		1,345,158,931	1,467,298,872	545,783,445	462,362,207
Profi/(Loss) before Tax		3,378,942,451	3,131,730,461	1,030,091,308	1,066,555,534
Current tax		(1,694,592,699)	(1,740,007,674)	(645,177,193)	(589,368,424)
Deferred tax	16	(647,339)	(44,307,637)	(44,968,264)	(39,050,679)
Provision for Taxation		1,693,945,360	1,695,700,036	600,208,934	560,277,562
Net Profi/(Loss) after tax		1,684,997,071	1,436,030,424	429,992,375	536,277,968
Net Profi attributable to Equity holders of the bank		1,640,919,770	1,435,798,697	424,514,452	536,288,198
Non-controlling Interest		44,077,292	231,727	25,477,923	(10,212)
Profi for the year		1,684,997,071	1,436,030,424	429,992,375	536,277,968
Appropriation					
Statutory Reserve		314,34,002	625,709,830	-	219,072,006
Non-Controlling Interest		44,077,292	231,727	25,477,923	(10,212)
Transfer to Retained Earnings		338,471,318	625,941,557	25,477,923	219,061,794
		1,355,525,752	1,018,088,967	404,514,452	317,216,192
Earning per Ordinary Share	37A	1.54	1.35	0.38	0.50
<div><div> Chief Financial Officer</div><div> Company Secretary</div><div> Managing Director</div><div> Chairman</div><div></div></div>					